

Hearing Date And Time: February 24, 2009 at 10:00 a.m. (prevailing Eastern time)
Objection Deadline: February 17, 2009 at 4:00 p.m. (prevailing Eastern time)

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Retired Salaried Employee of Delphi Corporation
Debtors and Debtors-in-Possession

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

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| In re | : | Chapter 11 |
| DELPHI CORPORATION, et al., | : | Case No. 05-44481 (RDD) |
| Debtors. | : | (Jointly Administered) |

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LETTER TO CONTEST DELPHI'S MOTION FOR ORDER UNDER 11 U.S.C. §§ 105, 363(b)(1), AND 1108 CONFIRMING DEBTORS' AUTHORITY TO TERMINATE EMPLOYER-PAID POSTRETIREMENT HEALTH CARE BENEFITS AND EMPLOYER-PAID POST-RETIREMENT LIFE INSURANCE BENEFITS FOR CERTAIN (A) SALARIED EMPLOYEES AND (B) RETIREES AND THEIR SURVIVING SPOUSES ("SALARIED OPEB TERMINATION MOTION")

PRELIMINARY STATEMENT

I am a former Delphi salaried employee that was "asked" to retire effective October, 1, 2008 as part of Delphi's downsizing efforts for the 2009 calendar year. As the court knows, Delphi Corp. filed a motion with the U.S. Bankruptcy Court to discontinue healthcare and life insurance coverage for retirees. The notice also stated my Retiree Health Reimbursement Account (RHRA) would be eliminated. This account was established as part of the "deal" a

couple of years ago when Delphi terminated health insurance coverage for retirees once they reach 65 years of age.

I am contesting this motion for the following reasons:

- 1) The obligation Delphi has to provide health care coverage for retirees is time limited. Coverage for retirees is stopped when they reach age 65. And, retirees hired after 1992 do not receive health care coverage in retirement.
- 2) People hired after December 31, 1992 knew they would not receive health care coverage in retirement when they hired in so they have had time to plan for health care in retirement. People such as myself who were hired in the 60's, 70's or 80's were told by the company that they would receive health care coverage in retirement and now have no time to plan for providing themselves and families with health care coverage after retirement. People such as me who have already retired are in an even worse situation. It will cost me more than 40% of my retirement income to continue my coverage with Delphi at 100% of the cost; I never had a chance to factor this cost into the budget in the past when I was planning for retirement, or in October, 2008 when I was "asked" to retire several years ahead of my planned retirement date.
- 3) The motion made by Delphi is for permanent elimination of health care benefits for salaried people who were promised this coverage when they retire. When the company recovers and the executives are receiving bonuses, it makes sense to me that the company would honor its commitment to provide health care coverage to the salaried employees who were promised coverage. I am sure that in this era of corporate greed in America, the high level executives as always will be well taken care of when it comes to their health care.

4) SUMMARY

I was an engineer and engineering project financial manager who hired into the company under GM in January, 1980 and have dedicated my working career to making GM and then Delphi the best company I could, often putting in 70 to 80 hours a week with no overtime pay. I earned a BS in Industrial Engineering from Purdue University, and I earned an MBA (with a double major in Finance and Accounting) from the Indiana University School of Business in Bloomington, Indiana. I had opportunities over the years to work in other industries for other companies. I also had opportunities to work for GM in their Detroit headquarters, and for GM in their New York Treasurer's Office. Some of these offers were for a higher salary. I declined them because I enjoyed the work, the location in Indiana, the products that Delphi (then the Delco Electronics Division of GM) made, and the great people that I worked with. I also turned them down out of loyalty to my company. In return, I expect some level of loyalty from my company now that I am retired and no longer employed. I realize that this is asking a lot today in this era of American corporate greed.

I understand the extraordinary difficult economic times that the company, as well as the automotive industry faces. Sacrifices are being made now and more will be necessary. If health care coverage for retirees needs to be temporarily modified to help ensure the company's survival, then that is what we need to do. For example, co-pays, deductibles and/or premiums could be temporarily raised. However, I believe the permanent elimination of health care coverage for salaried retirees that were promised this coverage in retirement is not justified, nor is it ethical.

I appreciate the court taking the time to consider my argument and respectfully ask that you not approve Delphi's motion to terminate health coverage for current salaried employees and retired salaried employees that are counting on that coverage.

Dated: Sun City Center, Florida
February 11, 2009

Mark A. Gaber

A handwritten signature in black ink that reads "Mark A. Gaber". The signature is written in a cursive style with a large, stylized "M" and "G".

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